

EXHIBIT A

Shimshon Wexler
1411 Dalewood Dr. NE
Atlanta, GA 30329
Tel (212)760-2400
Fax (917)512-6132
shimshonwexler@yahoo.com

DO
SS #

Rejected

Rejected

June 18, 2015

Via Certified Mail Return Receipt Requested

Re: LVNV/Resurgent Account- Approximate Balance \$36,218

Dear Experian, Equifax and TransUnion:

The above referenced account with LVNV/Resurgent is being reported as having a balance of \$36,218. I never had a business relationship with LVNV/Resurgent and it has provided me with no proof that it owns this debt.

LVNV/Resurgent claims in a letter on its own letterhead that the "[Chase Bank USA, N.A.] account charged off on July 30, 2010 with a balance of \$22,850.57 "

There was no interest added to the Chase Bank USA, N.A. account between the charge off date and the date of purchase according to LVNV/Resurgent's own letter.

LVNV/Resurgent also claims according to the enclosed portions of my credit reports and a letter from LVNV/Resurgent on their own letterhead to have purchased the Chase Bank USA, N.A. card on or about March 11, 2011 when the balance was \$22,851. (I have enclosed copies of the trade line with LVNV/Resurgent and the letter on LVNV/Resurgent's letterhead.)

If LVNV/Resurgent's bought Chase Bank USA, N.A. account when the balance was \$22,851, then that is what the balance should be today.

EIS-WEXLER2-000097

LVNV/Resurgent has no basis to have added approximately \$13,500 in interest. If Chase Bank USA, NA charged off the account for \$22,850.57 on July 30, 2010 and sold the account to LVNV/Resurgent on or about March 11, 2011- nearly 8 months later- with the same balance, that means that Chase Bank USA, N.A. waived its right to collect interest since July 30, 2010. LVNV/Resurgent as Chase Bank USA, N.A.'s alleged assignee did not and cannot acquire the right to collect interest when it bought the account because Chase Bank USA, N.A. had waived the right to collect interest at the time it allegedly sold the account to LVNV/Resurgent.

"PRA, as GE's assignee, moreover, "acquire[d] no greater right than was possessed by [its] assignor ... but simply stands in the shoes of the latter." Whayne Supply Co. v. Morgan Constr. Co., 440 S.W.2d 779, 782-83 (Ky.1969). PRA cannot be given a right to collect interest—contractual or statutory—that GE waived."

Stratton v. Portfolio Recovery Associates, LLC, 770 F.3d 443 (6th Cir.2014).

As this account is being reported falsely, please delete it immediately.

Thank you,



Shimshon Wexler

Cc: LVNV Funding, PO Box 10497, Greenville, SC 29603
Cc: Resurgent Capital Services, 55 Beattie Place, Suite 110 MS 250, Greenville, SC 29601

EIS-WEXLER2-000098



55 Beattie Place, Suite 110 MS 230
Greenville, SC 29601

Toll Free Phone 1-888-663-8374
Toll Free Fax 1-866-467-0163

Hours of Operation
Monday-Thursday 8:00AM-5:00PM
Friday 8:00AM-5:00PM

April 27, 2015

Linda J. Bentley
Better Business Bureau of Upstate South Carolina
408 N. Church St. Suite C
Greenville, SC 29601-2164

RE: Shimshon Wexler; Case/File No. 10590645
Original Creditor: Chase Bank USA, N.A.
Current Owner: LVNV Funding LLC
Account Number: 4266841167834405
Reference Number: 410321599
Current Balance: \$36,218.48

Dear Ms. Bentley:

This letter is in response to your correspondence dated April 22, 2015, regarding the above-referenced account. LVNV Funding LLC ("LVNV") owns the account number ending in 4405. Resurgent Capital Services L.P. ("Resurgent") is the servicer of the account owned by LVNV. The account was previously sold by Chase Bank USA, N.A. on or about March 10, 2011. As of the date of this communication, the account balance is \$36,218.48, which includes an interest balance of \$13,367.91. However, due to Resurgent's internal policy change, this account has not and will not accrue additional interest as of January 5, 2015. Please review the following account information:

1. This account originated on February 27, 2008, with Chase Bank USA, N.A.
2. This account charged off on July 30, 2010, with a balance of \$22,850.57.
3. The last payment in the amount of \$224.00 was received on January 7, 2010.
4. No payments have been received on this account since Resurgent started servicing it in March 2011.
5. Enclosed are bill statements and the electronic credit application for your review.

All ownership rights were transferred to LVNV when this account was purchased from the previous creditor. Those include the right to collect and report to the consumer reporting agencies (also known as "credit bureaus"). Currently, this account is being reported to the three major consumer reporting agencies on behalf of LVNV. The original creditor may also continue to report the history of this account from the origination date to the time of sale.

In accordance with the Fair Credit Reporting Act, the LVNV tradeline is being reported as "disputed" to the three major consumer reporting agencies. It will continue to report as such throughout the permissible reporting period unless new information indicates that the dispute should be removed.

EIS-WEXLER2-000099

Resurgent received the multiple electronic disputes that Shimshon Wexler submitted through the consumer reporting agencies. Resurgent responded to each one in the adequate time by providing the corresponding information to the respective consumer reporting agencies.

If, after review of the above-referenced information, Shimshon Wexler believes this account is fraudulent, we ask that he/she provide a completed police/incident report regarding the fraud, or a notarized fraud or identity theft affidavit, in order to help us resolve this matter. Blank forms are available at the FTC's website: <http://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf>.

If this account was paid or settled in full, the settlement offer, cancelled check(s), and/or confirmation of payment in full would help us resolve this complaint.

In addition, if Shimshon Wexler has any correspondence to/from Chase Bank USA, N.A. concerning his/her dispute, it may help with our investigation, so please have him/her forward it to:

Compliance Department or Fax: 866-467-0918
MS 250
P.O. Box 10497
Greenville, SC 29603

If you have any further questions, comments or concerns, please contact Customer Service at 888-665-0374.

Sincerely,



D. Parham
Compliance Department
Resurgent Capital Services L.P.

Enclosure(s)

EIS-WEXLER2-000100

Other Accounts

Closed Accounts

Closed Accounts

LVM FUNDING LLC	426684116783XXXX	03/10/2011	\$36,218	05/01/2015	\$36,218
-----------------	------------------	------------	----------	------------	----------

PO Box 10497
Ste 110, Ms 576
Greenville, SC-296030497
(856) 454-1183

Account Number	425654116783XXXX	Current Status	
Account Owner	Individual Account	High Credit	\$ 22,851
Type of Account	Open	Good History	
Term Period		Good Payment	
Date Reported	03/10/2011	Balance	\$ 36,218
Date Reported	05/01/2015	Amount Owed	\$ 36,218
Date Last Payment		Amount Owed	
Scheduled Payment Amount		Date of Last Activity	N/A
Date Made Delinquent	04/2015	Months Reported	1
Payment Status		Active Payment	N/A
Payment Status		Amount Owed	
Payment Status		Amount Owed	
Date Closed		Type of Loan	Refinancing Company Account (debt buy)
Date of First Delinquency	01/2010		
Comments	Consumer disputes this account information. Collection account		

No 31-Month Payment Date available for display.

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed.	A	180+ Days Past Due	180
30-59 Days Past Due	30	Collection Account	5A
60-89 Days Past Due	60	Foreclosure	F
90-119 Days Past Due	90	Voluntary Surrender	V5
120-149 Days Past Due	120	Repossession	R
150-179 Days Past Due	150	Charge Off	EO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries: those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
CAPITAL ONE BANK USA NA	08/01/15, 10/31/14, 10/18/14, 07/29/14, 07/01/14
Creditor Contact Information: CAPITAL ONE BANK USA NA PO Box 30281 Salt Lake City, UT 841300281 (800) 695-6950	
CHASE CARD	01/20/15
Creditor Contact Information: CHASE CARD PO Box 15298 Wilmington, DE 198505298 (800) 437-3117	
COMCAST-ATLANTA	07/29/14
Creditor Contact Information: COMCAST-ATLANTA 2925 Courtyards Dr Norcross, GA 300711555	
DISCOVER BANK	06/17/14
Creditor Contact Information: DISCOVER BANK 2500 Lake Cook Rd First Screen (Risk) Riverwoods, IL 600153851 (800) 347-2683	
FUNDING SUITE 55654578221	04/24/14

EIS-WEXLER2-000102

03/2011	05/2011	04/2011	03/2011	03/2011	03/2011	12/2010	11/2010	10/2010	09/2010
C/O	C/O	C/O	C/O	C/O	90	80	30	OK	

03/2010
OK

4DING LLC #425584116783***
 CENT CAPITAL SERVICESPO BOX 10457 MS 576
 E. SC 29603
 83

03/10/2011 Balance: \$36,218 Pay Status: *in Collection*
 Date Updated: 05/01/2015
 Original Amount: \$22,851
 Original Creditor: CHASE BANK USA
 N A (Financial)
 Past Due: *\$36,218*

ACT INFO DISPUTED BY CONSUMER: *PLACED FOR COLLECTION*
 month and year that this item will be removed: 12/2015

Copy Accounts

Accounts are reported with the address information if your collection account numbers have been partially matched, and in some cases scrambled. Please do not report as Current, Paid or Settled if you are unsure of the accuracy of the information. Accounts reported as Current may still incur late fees or interest charges if not paid by the due date.

GROUP INC #30716**

TER, PA 19180
 50

1: 06/28/2006 Balance: \$0 Pay Status: Current Paid or Pay
 try: Individual Account Date Updated: 03/24/2012 Agreed
 se: Installment Account Payment Received: \$29 Terms: \$0 per month, paid for 120 months
 STUDENT LOAN Last Payment Made: 03/12/2012 Date Closed: 03/24/2012
 High Balance: \$8,500

ACT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE

02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010
OK	OK	OK	OK	OK	OK	N/R	OK	OK	OK

05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

EIS-WEXLER2-000103

www.expertlan.com

Prepared for: SHIMSHON ELIOT WEXLER
Date: January 13, 2015
Report number: 2131-9530-36

Page 8 of 40

Your accounts that may be considered negative (continued)

DISCOVER FINANCIAL SERVICES
PO BOX 15316
WILMINGTON DE 19850
Phone number
(800) 347 2683
Partial account number
601100228067 ...
Address identification number
0793848650

Date opened
Sep 2000
First reported
Jul 2007
Date of status
Aug 2014

Type
Credit card
Terms
Not reported
Monthly
payment
Not reported

Credit limit or original amount
\$17,002
High balance
\$17,002

Recent balance
Not reported

**Responsibility
Individual
Status**

Paid in settlement. \$17,137 written off.
This account is scheduled to continue on record until Dec 2016.
Comment:
Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
Comment:
Account paid in full for less than full balance.
This item was updated from our processing of your dispute in Jul 2014.

Payment history

2014												2015												2016												2017											
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT			
00	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	01	02	03	04	05	06	07	08	09	10	11					

2018												2019												2020												2021											
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP							
01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	01	02	03	04	05	06	07	08	09	10	11						

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit line and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. **ND** - No Data.

[illegible]

b. Between Jan 2011 and Jul 2014, the credit balance was \$17,000.

LVM FUNDING, LLC
PO BOX 10497
GREENVILLE SC 29603
Phone number
(866) 464 1183
Partial account number
426684116783...
Address Identification number
0812457311
Original creditor CHASE BANK USA
N.A.

Date opened
Mar 2011
First reported
May 2011
Date of status
Apr 2011

Type
Debt Buyer
Terms
1 Months
Monthly
payment
Not reported

**Credit limit or
original amount
\$22,851**

Recent balance
\$36,128 as of Dec
2014

**Responsibility
Individual
Status**

Collection account: \$38,128 past due as of Dec 2014.
This account is scheduled to continue on record until Oct 2015.
Comment
Account information disputed by consumer (Meets
requirement of the Fair Credit Reporting Act).

0517061087

EIS-WEXLER2-000104

Page 9 of 40

Payment history

JUN MAY
C C

		MAR - Future Income (\$)												APR - Debt Payments Received												MAY - Scheduled Payments Received												JUN - Actual Income (\$)											
		Mar16	Sept16	Aug16	July16	June16	May16	April16	Feb16				Jan16				Nov15	Oct15	Sept15	Aug15	July15	June15	Mar15	Apr15	Mar15	Feb15	Jan15																						
AM	28,287	33,474	34,284	34,616	34,153	33,549	33,286	33,781	32,291	32,886	34,141	35,612	31,884	32,616	31,729	31,381	31,114	28,624	28,614	28,758	29,283	27,991																											
SP	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND																												
SA	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND																												
AM	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND																												

• The original amount of the account = \$1,572.85

TD BANK N.A. PO BOX 84037 COLUMBUS GA 31908 Phone number (688) 561 8861 Partial account number 467546700011.... Address identification number 0231734561	Date opened Feb 2007 First reported Jun 2007 Date of status Apr 2010	Type Credit card Terms Not reported Monthly payment Not reported	Credit limit or original amount \$10,000 High balance \$10,055	Recent balance Not reported	Responsibility Individual Status Paid, Closed Comment Account closed at consumer's request.
--	---	--	--	--------------------------------	--

Payment history

[illegible]

2025 RELEASE UNDER E.O. 14176